

Information to identify the case:

Debtor 1	<u>John R. Vallosio</u>	Social Security number or ITIN	xxx-xx-1039
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	19-24887-CMB		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John R. Vallosio

4/17/25

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John R. Vallosio
Debtor

Case No. 19-24887-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 17, 2025

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2025:

Recip ID	Recipient Name and Address
db	+ John R. Vallosio, 2131 Forest Drive, Apollo, PA 15613-9021

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 18 2025 05:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 18 2025 05:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Apr 18 2025 05:51:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15175759	+ EDI: TSYS2	Apr 18 2025 05:51:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15175757	+ EDI: TSYS2	Apr 18 2025 05:51:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15175763	+ EDI: CAPITALONE.COM	Apr 18 2025 05:51:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15175761	+ EDI: CAPITALONE.COM	Apr 18 2025 05:51:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15179699	EDI: CAPITALONE.COM	Apr 18 2025 05:51:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15175766	+ EDI: JPMORGANCHASE	Apr 18 2025 05:51:00	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101-2076
15175765	+ EDI: JPMORGANCHASE	Apr 18 2025 05:51:00	Chase Auto Finance, P.o. Box 901003, Fort Worth, TX 76101-2003
15175767	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 18 2025 02:23:25	Credit One Bank N.A., PO Box 98872, Las Vegas, NV 89193-8872
15175769	EDI: DISCOVER	Apr 18 2025 05:51:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15175768	EDI: DISCOVER	Apr 18 2025 05:51:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15178974	EDI: DISCOVER	Apr 18 2025 05:51:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15204703	Email/Text: bkelectronicnoticecourtmail@computershare.com		

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Apr 17, 2025

Form ID: 3180W

Total Noticed: 34

		Apr 18 2025 02:18:00	Gulf Harbour Investments Corporation, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129
15175770	EDI: IRS.COM		
		Apr 18 2025 05:51:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15179705	Email/PDF: resurgentbknotifications@resurgent.com		
		Apr 18 2025 02:22:54	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15175774	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Apr 18 2025 02:22:57	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15175771	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Apr 18 2025 02:23:38	LVNV Funding/Resurgent Capital, C/o Resurgent Capital Services, 55 Beattie Pl #110, Greenville, SC 29601-5115
15175778	+ Email/Text: bankruptcy@marinerfinance.com		
		Apr 18 2025 02:17:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15175777	+ Email/Text: bankruptcy@marinerfinance.com		
		Apr 18 2025 02:17:00	Mariner Finance, LLC, 8211 Town Center Dr, Nottingham, MD 21236-5904
15198538	+ Email/Text: bankruptcydpt@mcmcg.com		
		Apr 18 2025 02:18:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15175779	+ Email/Text: bankruptcydpt@mcmcg.com		
		Apr 18 2025 02:18:00	Midland Fund, 320 East Big Beaver, Troy, MI 48083-1238
15175780	+ Email/Text: bankruptcydpt@mcmcg.com		
		Apr 18 2025 02:18:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
15180171	EDI: AGFINANCE.COM		
		Apr 18 2025 05:51:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
15175782	+ EDI: AGFINANCE.COM		
		Apr 18 2025 05:51:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15175781	+ EDI: AGFINANCE.COM		
		Apr 18 2025 05:51:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15212491	EDI: PRA.COM		
		Apr 18 2025 05:51:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15207286	EDI: Q3G.COM		
		Apr 18 2025 05:51:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
15175783	+ EDI: SYNC		
		Apr 18 2025 05:51:00	SYNCB/American Eagle, PO Box 965005, Orlando, FL 32896-5005
15176450	^ MEBN		
		Apr 18 2025 02:05:13	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15175784	+ Email/Text: ebankruptcy@woodforest.com		
		Apr 18 2025 02:19:00	Woodforest National Bank, 25231 Grogans Mill Road, The Woodlands, TX 77380-3103
15175785	+ Email/Text: ebankruptcy@woodforest.com		
		Apr 18 2025 02:19:00	Woodforest National Bank, PO Box 7889, The Woodlands, TX 77387-7889

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Gulf Harbour Investments Corporation
15175760	*+	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15175758	*+	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15175764	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Apr 17, 2025

Form ID: 3180W

Total Noticed: 34

15175762	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15175775	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15175776	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15175772	*+	LVNV Funding/Resurgent Capital, C/o Resurgent Capital Services, 55 Beattie Pl #110, Greenville, SC 29601-5115
15175773	*+	LVNV Funding/Resurgent Capital, C/o Resurgent Capital Services, 55 Beattie Pl #110, Greenville, SC 29601-5115

TOTAL: 1 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Gulf Harbour Investments Corporation dcarlon@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor John R. Vallosio julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Larry E. Wahlquist	on behalf of U.S. Trustee Office of the United States Trustee larry.e.wahlquist@usdoj.gov
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5